

CITY OF HURSTBOURNE ACRES, KENTUCKY
MONTHLY TREASURER'S FINANCIAL REPORT
February 2023
FOR FISCAL YEAR ENDED JUNE 30, 2023

Respectfully submitted,

John D. Bloomer

Treasurer

CITY OF HURSTBOURNE ACRES**Profit and Loss****February 2023**

PNC Bank Account-ABC acct	\$15,210.05
Income	
KLEPK Income	\$642.66
Insurance Premium Tax Receipts	\$13,049.99
Mineral Severance	\$15.00
TOTAL INCOME	\$13,707.65
Expenses	
General Administration	
Accounting And Bank Fees	\$625.00
Bookkeeping	\$221.01
Quickbook fees	\$846.01
Total Accounting and Bank Fees	
Facilities and Equipment	\$259.16
Electric	\$55.87
Water	\$112.61
Internet, Telecommunication	\$650.00
Rent- December	\$126.00
Postage and mailing Services	\$249.57
Copier- Lease 47 of 48	\$75.00
Website Maintenance	\$23.59
Office Supplies	\$1,551.80
Total Facilities and Equipment	\$2,397.81
Total General Administration	
Parks	\$38.67
Electric for Parks	\$32.50
Water	\$71.17
Total Parks	
City Payroll Expenses	\$400.00
City Clerk	\$667.17
Mayor	\$1,482.60
Elected Officials	\$150.00
Newsletter Editor	\$2,699.77
Total City Payroll Expenses	
Police Department Expenses	\$961.99
Taxes	\$13,207.84
Wages	\$14,169.83
Total Payroll Expenses	

CITY OF HURSTBOURNE ACRES

Profit and Loss

February 2023

Police Department Expenses	
Office Supplies	\$33.97
Cell phone /Air card	\$92.19
Training	\$300.00
Fuel	\$418.99
Vehicle Repairs	\$55.00
Total Police Department Expenses	\$15,069.98
Sanitation	\$3,576.30
Total Sanitation Expense	\$3,576.30
Streets	
Electric for Streets	\$1,749.85
Maintenance and Repairs	\$180.00
Total Streets	\$1,929.85
TOTAL EXPENSES	\$25,744.88
Net Ordinary Income	-\$12,037.23
Beginning Bank Balance2 /01/2023	\$276,908.49
Balance February 28, 2023	\$264,871.33

CITY OF HURSTBOURNE ACRES

Transaction List by Date
February 2023

DATE	TRANSACTION TYPE	NUM	NAME	MEMO/DESCRIPTION	CLF	AMOUNT
02/02/2023	Payroll Check	DD	KEVIN G. MILLS	Pay Period: 01/15/2023-01/28/2023		698.28
02/02/2023	Payroll Check	DD	KEVIN G. MILLS	Pay Period: 01/15/2023-01/28/2023	R	-698.28
02/02/2023	Payroll Check	DD	STEPHEN R. GRIFFIN	Pay Period: 01/15/2023-01/28/2023		643.33
02/02/2023	Payroll Check	DD	STEPHEN R. GRIFFIN	Pay Period: 01/15/2023-01/28/2023	R	-643.33
02/02/2023	Payroll Check	DD	Paul A. Wheatley	Pay Period: 01/15/2023-01/28/2023		854.82
02/02/2023	Payroll Check	DD	Paul A. Wheatley	Pay Period: 01/15/2023-01/28/2023	R	-854.82
02/02/2023	Payroll Check	DD	BRIAN E. GINGERICH	Pay Period: 01/15/2023-01/28/2023		1,351.79
02/02/2023	Payroll Check	DD	BRIAN E. GINGERICH	Pay Period: 01/15/2023-01/28/2023	R	-1,351.79
02/02/2023	Payroll Check	DD	MARY SUSAN STIVERS	Pay Period: 01/15/2023-01/28/2023		605.32
02/02/2023	Payroll Check	DD	MARY SUSAN STIVERS	Pay Period: 01/15/2023-01/28/2023	R	-605.32
02/02/2023	Payroll Check	DD	Michael A. Holston	Pay Period: 01/15/2023-01/28/2023		765.74
02/02/2023	Payroll Check	DD	Michael A. Holston	Pay Period: 01/15/2023-01/28/2023	R	-765.74
02/02/2023	Payroll Check	DD	TODD L. HALE	Pay Period: 01/15/2023-01/28/2023		390.61
02/02/2023	Payroll Check	DD	TODD L. HALE	Pay Period: 01/15/2023-01/28/2023	R	-390.61
02/02/2023	Check	1723	KIMBERLY L. M. BLOOMER	Pay Period: 01/15/2023-01/28/2023	R	-150.00
02/02/2023	Check	1722	John Bloomer	Pay Period: 02/02/2023-02/02/2023	R	-625.00
02/02/2023	Adjustment Payroll			Pay Period: 02/02/2023-02/02/2023		
02/02/2023	Adjustment Payroll			Pay Period: 02/02/2023-02/02/2023		
02/02/2023	Adjustment Payroll			Pay Period: 02/02/2023-02/02/2023		
02/02/2023	Adjustment Payroll			Pay Period: 02/02/2023-02/02/2023		
02/02/2023	Adjustment Payroll			Pay Period: 02/02/2023-02/02/2023		
02/02/2023	Adjustment Payroll			Pay Period: 02/02/2023-02/02/2023		
02/03/2023	Expense	DD	DONNA M. NICHOLS		R	-370.65

CITY OF HURSTBOURNE ACRES

Transaction List by Date
February 2023

DATE	TRANSACTION TYPE	NUM	NAME	MEMO/DESCRIPTION	CLR	AMOUNT
02/03/2023	Expense	DD	TERESA C. RENNINGER		R	-370.65
02/03/2023	Expense	DD	TROY E. ESKRIDGE JR.		R	-370.65
02/03/2023	Deposit			DEPOSIT xxxxx2763	R	10,290.61
02/03/2023	Check	8270	M&M OFFICE PRODUCTS	CHECK 8270 xxxxx4329	R	-249.57
02/06/2023	Expense		SPECTRUM BUSINESS	ACH DEBIT 7853946 SPECTRUM SPECTRUM 7853946 SPECTRUM SPECTRUM	R	-107.66
02/07/2023	Expense	DD	Thomas Theiss	January Elected officials pay for January 2023	R	-370.65
02/08/2023	Tax Payment		KY Department of Revenue	Tax Payment for Period: 01/01/2023-01/31/2023	R	-382.17
02/08/2023	Expense		LOUISVILLE WATER	ACH DEBIT xxxxx0000 LOUISVILLE WATER PAYMENTS xxxxx0000 PAYMENTS	R	-55.87
02/08/2023	Expense		LOUISVILLE WATER	LOUISVILLE WATER	R	-32.50
02/08/2023	Expense		LOUISVILLE WATER	ACH DEBIT xxxxx0000 LOUISVILLE WATER PAYMENTS xxxxx0000 PAYMENTS	R	-32.50
02/08/2023	Check	8273	ECO-TECH, LLC	CHECK 8273 xxxxx7034	R	-3,576.30
02/10/2023	Payroll Check	1725	TERRY R. McALLISTER	Pay Period: 02/01/2023-02/28/2023	R	-532.60
02/10/2023	Payroll Check	1726	MICHAEL H. BOLTON	Pay Period: 02/01/2023-02/28/2023		
02/10/2023	Payroll			Pay Period: 02/10/2023-02/10/2023		-344.97
02/10/2023	Adjustment					
02/10/2023	Payroll			Pay Period: 02/10/2023-02/10/2023		
02/10/2023	Adjustment					
02/10/2023	Check	8272	Chris Brawner	CHECK 8272 xxxxx8125	R	-75.00
02/13/2023	Check	8274	Preferred Marketing Solutions	CHECK 8274 xxxxx1516	R	-23.59
02/13/2023	Expense	1724	Likens Shooting Academy	CHECK 1724 xxxxx5090	R	-300.00
02/15/2023	Tax Payment		IRS	Tax Payment for Period: 01/01/2023-01/31/2023	R	-3,282.93
02/15/2023	Tax Payment		IN Department of Revenue	Tax Payment for Period: 01/01/2023-01/31/2023	R	-186.78
02/15/2023	Expense		MURPHY'S CUSTOMS INC	DEBIT CARD PURCHASE xxxxxxxxxxxxxxx9047 MURPHY'S CUSTOMS INC	R	-55.00
02/15/2023	Check	8275	SAF-TI-CO	LOUISVILLE KY MURPHY'S CUSTOMS INC VIS 0215 LOUISVILLE KY	R	-180.00
02/15/2023	Check	8271	NUNNLEA C/O BEAUTIFICATION LEAGUE	CHECK 8275 xxxxx0247 CHECK 8271 xxxxx7397	R	-650.00

CITY OF HURSTBOURNE ACRES

Transaction List by Date

February 2023

DATE	TRANSACTION TYPE	NUM	NAME	MEMO/DESCRIPTION	CLR	AMOUNT
02/16/2023	Expense		UPLINK	RECURRING DEBIT CARD xxxxxxxxxxxxxxx0047 UPLINK/EARTH 866-9571230 MN UPLINK/EARTH VIS 0216 866-9571230 MN	R	-4.95
02/17/2023	Deposit			CORPORATE ACH 30308392 RELX INC.DBALEXI PAYMENTS 30308392 PAYMENTS RELX INC.DBALEXI	R	15.00
02/18/2023	Expense		STAPLES	POS PURCHASE POS08160116 1712799 STAPLES 0322 LOUISVILLE KY STAPLES 0322 NO218 4510LOUISVILLE KY	R	-33.97
02/20/2023	Expense			RECURRING DEBIT CARD xxxxxxxxxxxxxxx0052 INTUIT *QBooks Online CL.INTUIT.C CA INTUIT *QBooks Online VIS 0220 CL.INTUIT.C CA	R	-221.01
02/21/2023	Payroll Check	DD	TODD L. HALE	Pay Period: 01/29/2023-02/11/2023		286.93
02/21/2023	Payroll Check	DD	MARY SUSAN STIVERS	Pay Period: 01/29/2023-02/11/2023		356.38
02/21/2023	Payroll Check	DD	TODD L. HALE	Pay Period: 01/29/2023-02/11/2023	R	-286.93
02/21/2023	Payroll Check	DD	MARY SUSAN STIVERS	Pay Period: 01/29/2023-02/11/2023	R	-356.38
02/21/2023	Payroll Check	DD	KEVIN G. MILLS	Pay Period: 01/29/2023-02/11/2023		1,387.37
02/21/2023	Payroll Check	DD	Paul A. Wheatley	Pay Period: 01/29/2023-02/11/2023		590.42
02/21/2023	Payroll Check	DD	BRIAN E. GINGERICH	Pay Period: 01/29/2023-02/11/2023		720.59
02/21/2023	Payroll Check	DD	KEVIN G. MILLS	Pay Period: 01/29/2023-02/11/2023	R	-1,387.37
02/21/2023	Payroll Check	DD	STEPHEN R. GRIFFIN	Pay Period: 01/29/2023-02/11/2023		1,373.47
02/21/2023	Payroll Check	DD	Paul A. Wheatley	Pay Period: 01/29/2023-02/11/2023	R	-590.42
02/21/2023	Payroll Check	DD	BRIAN E. GINGERICH	Pay Period: 01/29/2023-02/11/2023	R	-720.59
02/21/2023	Payroll Check	DD	STEPHEN R. GRIFFIN	Pay Period: 01/29/2023-02/11/2023	R	-1,373.47
02/21/2023	Payroll Check	DD	Michael A. Holston	Pay Period: 01/29/2023-02/11/2023		827.40
02/21/2023	Payroll Check	DD	Michael A. Holston	Pay Period: 01/29/2023-02/11/2023	R	-827.40
02/22/2023	Deposit			DEPOSIT xxxxx2198	R	2,759.38
02/24/2023	Expense	002305401918265	SUPERFLEET MASTERCARD	CORPORATE ACH FB140 FLEETCOR FDR CASH CONC FB140 CASH CONC FLEETCOR FDR	R	-418.99
02/25/2023	Expense		KROGER	POS PURCHASE POS50037932 1318936 KROGER #379 LOUISVILLE KY KROGER #379 NO225 4510LOUISVILLE KY	R	-126.00
02/27/2023	Expense		LG & E	ACH DEBIT xxxxxxxx9012 LOUISVILLE GAS & PAYMENT xxxxxxxx9012 PAYMENT LOUISVILLE GAS &	R	-259.16
02/27/2023	Expense		LG & E	1916 Hurstbourne Circle ACH DEBIT xxxxxxxx7695 LOUISVILLE GAS & PAYMENT xxxxxxxx7695 PAYMENT LOUISVILLE GAS &	R	-41.77

CITY OF HURSTBOURNE ACRES

Transaction List by Date
February 2023

DATE	TRANSACTION TYPE	NUM	NAME	MEMO/DESCRIPTION	CLR	AMOUNT
02/27/2023	Expense		LG & E	Old Hurstbourne Ln entrance ACH DEBIT xxxxxxxx7372 LOUISVILLE GAS & PAYMENT xxxxxxxx7372 PAYMENT LOUISVILLE GAS & 4501 Taylorsville Rd Entr	R	-36.50
02/27/2023	Expense		LG & E	ACH DEBIT xxxxxxxx5541 LOUISVILLE GAS & PAYMENT xxxxxxxx5541 PAYMENT LOUISVILLE GAS & Various Loc Psl	R	-1,671.58
02/27/2023	Expense		LG & E	ACH DEBIT xxxxxxxx0430 LOUISVILLE GAS & PAYMENT xxxxxxxx0430 PAYMENT LOUISVILLE GAS & 9109 Haviland Ave Municiple	R	-38.67
02/27/2023	Deposit			CORPORATE ACH xxxxxxxx0004 KY FINANCE KYPAYMENTS xxxxxxxx0004 KYPAYMENTS KY FINANCE	R	642.66

City of Hurstbourne Acres
Attn General Fund
C/O Terry McAllister

Investing is about more than money

At Edward Jones, we take the time to find out what's most important to you by digging deeper and helping you identify your priorities. With a real understanding of your goals, we can work with you to develop the financial strategies to help achieve them. For an in-depth conversation about what really matters to you, contact your financial advisor today.

Association - Select

Portfolio Objective - Account: Income Focus

Account Value

\$475,265.16

1 Month Ago	\$486,433.61
1 Year Ago	\$607,685.70
3 Years Ago	\$498,498.15
5 Years Ago	\$521,667.59

Value Summary

	This Period	This Year
Beginning value	\$486,433.61	\$472,837.93
Assets added to account	0.00	0.00
Assets withdrawn from account	0.00	0.00
Fees and charges	0.00	0.00
Change in value	-11,168.45	2,427.23
Ending Value	\$475,265.16	

For more information regarding the Value Summary section, please visit www.edwardjones.com/mystatementguide.

Asset Details (as of Feb 24, 2023)

additional details at www.edwardjones.com/access

Assets Held At Edward Jones

	Current Yield/Rate	Beginning Balance	Deposits	Withdrawals	Ending Balance
Money Market	3.85%*	\$225.10	\$22,194.79	—	\$22,419.89

* The average yield on the money market fund for the past seven days.

Certificates of Deposit	Maturity Date	Maturity Value	Cost Basis	Unrealized Gain/Loss	Value
Peoples Bk Marietta Ohio 4.25%	4/25/2023*	5,000.00	5,000.00	-1.35	4,998.65

* This investment has an option that allows executor(s), surviving owner(s), or beneficiary(ies) to redeem it at par value upon your death subject to limitations. See the prospectus or banking agreement for additional information.

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CITY OF HURSTBOURNE ACRES
ATTN GENERAL FUND
C/O TERRY MCALLISTER
PO BOX 24004
LOUISVILLE KY 40224-0004

Portfolio Summary

Total Portfolio Value

\$745,670.41

1 Month Ago	\$759,185.13
1 Year Ago	\$895,316.10
3 Years Ago	\$722,692.71
5 Years Ago	\$1,026,137.20

Important tax form information

As of Feb. 15, Edward Jones has furnished all required 2022 Consolidated 1099 Tax Statements to clients. If you received a Figures Not Final tax statement, that means we did not receive final tax information for at least one of your securities by Feb. 15. Security issuers may file extensions or have a March 15 deadline to provide information to brokers. Once we receive final information for your securities, we will furnish you a final tax form. Visit edwardjones.com/taxcenter to learn more.

When was your last review?

If you haven't had a review with your financial advisor in the past 12 months, now is the time to do so. Together, you can discuss changes in - and outside - your life and determine if any changes are needed. Even if no action is necessary, a check-in can help ensure your finances are still on track toward your goals.

Overview of Accounts

Accounts	Account Holder	Account Number	Value 1 Year Ago	Current Value
Association Account Select	City of Hurstbourne Acres	637-05769-1-7	\$607,685.70	\$475,265.16
Association Account Select	City of Hurstbourne Acres	637-05074-1-7	\$287,630.40	\$270,405.25
Total Accounts			\$895,316.10	\$745,670.41

Although account information is provided on this page, it does not guarantee an actual statement was produced. Refer to your account statement for the exact registration and more specific details regarding each account.

City of Hurstbourne Acres
 Attn General Fund
 C/O Terry McAllister

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Association - Select

Portfolio Objective - Account: Income Focus

Account Value

\$475,265.16

1 Month Ago	\$486,433.61
1 Year Ago	\$607,685.70
3 Years Ago	\$498,498.15
5 Years Ago	\$521,667.59

Value Summary

	This Period	This Year
Beginning value	\$486,433.61	\$472,837.93
Assets added to account	0.00	0.00
Assets withdrawn from account	0.00	0.00
Fees and charges	0.00	0.00
Change in value	-11,168.45	2,427.23
Ending Value	\$475,265.16	

For more information regarding the Value Summary section, please visit www.edwardjones.com/mystatementguide.

Asset Details (as of Feb 24, 2023)

additional details at www.edwardjones.com/access

Assets Held At Edward Jones

	Current Yield/Rate	Beginning Balance	Deposits	Withdrawals	Ending Balance
Money Market	3.85%*	\$225.10	\$22,194.79	—	\$22,419.89

* The average yield on the money market fund for the past seven days.

Certificates of Deposit	Maturity Date	Maturity Value	Cost Basis	Unrealized Gain/Loss	Value
Peoples Bk Marietta Ohio 4.25%	4/25/2023*	5,000.00	5,000.00	-1.35	4,998.65

* This investment has an option that allows executor(s), surviving owner(s), or beneficiary(ies) to redeem it at par value upon your death subject to limitations. See the prospectus or banking agreement for additional information.

Asset Details (continued)

Mutual Funds	Price	Quantity	Cost Basis	Unrealized Gain/Loss	Value
Franklin Low Dur Ttl Rtn A	8.78	9,142.786	88,259.73	-7,986.07	80,273.66
Total Account Value					\$475,265.16

Cost basis is the amount of your investment for tax purposes and is used to calculate gain or loss upon sale or other disposition of a security. It is not a measure of performance. The cost basis amounts on your statement should not be relied upon for tax preparation purposes. Cost basis information may be from outside sources and has not been verified for accuracy. Refer to your official tax documents for information about reporting cost basis. Consult a qualified tax advisor or an attorney regarding your situation. If you believe the cost basis information is inaccurate, contact Client Relations.

Summary of Realized Gain/Loss

	This Year
Short Term (assets held 1 year or less)	\$0.00
Long Term (held over 1 year)	0.00
Total	\$0.00

Summary totals may not include proceeds from uncosted securities or certain corporate actions.

Investment and Other Activity by Date

Date	Description	Quantity	Amount
2/01	Dividend on Franklin Low Dur Ttl Rtn A on 9,116.983 Shares at Daily Accrual Rate		\$228.36
2/01	Reinvestment into Franklin Low Dur Ttl Rtn A @ 8.85	25.803	-228.36
2/01	Dividend on Franklin Fed Tax-Free Inc A1 on 13,735.483 Shares at Daily Accrual Rate		401.30
2/02	Interest on Tennessee Valley Auth Parris on 1,876 Shares @ 0.1385		259.83
2/15	Interest on MO St Hlth & Edl Facs Auth Hlt Due 02/15/2043 5.000 % on 10,000 Shares @ 0.025		250.00
2/24	Redeemed First Rep Bk San Francisco 2.650 Due 02/24/23 Matured Security	-21,000	21,000.00
2/24	Interest on First Rep Bk San Francisco Due 02/24/2023 2.650 % on 21,000 @ 0.013358		280.54

Money Market Detail by Date

Beginning Balance on Jan 28					\$225.10
Date	Transaction	Description	Deposits	Withdrawals	Balance
2/02	Deposit		401.30		\$626.40
2/02	Deposit		259.83		\$886.23
2/15	Deposit		250.00		\$1,136.23
2/21	Income	Dividend on Money Market for 30 Days @ 3.74%	3.12		\$1,139.35

Asset Details (continued)

Taxable Municipal Bonds	Maturity Date	Maturity Value	Cost Basis	Unrealized Gain/Loss	Value
Paducah KY Indpt Sch Dist Fin 5.00%	12/1/2030	5,000.00	5,051.08	-41.98	5,009.10
New Orleans La Pub Impt GO A 4.00%	12/1/2036	10,000.00	9,984.54	-985.94	8,998.60
Fairfield Ohio City Sch Dist 3.476%	11/1/2044	20,000.00	20,487.00	-5,340.80	15,146.20
Federally Tax Exempt Municipal Bonds	Maturity Date	Maturity Value	Cost Basis	Unrealized Gain/Loss	Value

Interest received on Federally Tax Exempt Municipal Bonds is generally exempt from federal income tax. However, income may be subject to federal alternative minimum tax (AMT) and state taxes. Consult with your qualified tax professional about your situation.

Steuben Lakes Regl Wst In Rev 4.00%	9/1/2023 ²	20,000.00	20,003.75	77.05	20,080.80
Union Cnty NJ Utils Auth Rev 4.75%	12/1/2031	5,000.00	5,000.00	5.95	5,005.95
MO St Hlth & Edl Facs Auth Hlt 5.00%	2/15/2043	10,000.00	10,000.00	2.90	10,002.90
Orange Cnty FL Rev Rfdg Ser B 4.00%	10/1/2045	25,000.00	24,061.07	-694.82	23,366.25
Louisville & Jefferson Cnty KY 3.00%	5/15/2046	20,000.00	19,873.51	-4,727.71	15,145.80
Wisconsin St Auth Rev 2016A 4.00%	11/15/2046	10,000.00	9,979.44	-860.24	9,119.20

² This bond includes a feature that requires the issuer to redeem the bond on the date displayed above. This is known as the prerefunding date. Contact your Financial Advisor for more information.

Bonds with par value other than \$1000	Price	Maturity Value	Cost Basis	Unrealized Gain/Loss	Value
Tennessee Valley Auth Parrs	21.05	46,900.00	49,909.77	-10,419.97	39,489.80
Unit Trusts	Price	Quantity	Cost Basis	Unrealized Gain/Loss	Value
Invesco Bld Amer BD Incm Tr 44	666.38	35	28,874.47	-5,551.17	23,323.30
VK Bld America Bds Incm Tr 12	308.86	50	22,867.58	-7,424.58	15,443.00
VK Build Amer Bonds Income #23	322.58	100	49,186.99	-16,928.99	32,258.00
Mutual Funds	Price	Quantity	Cost Basis	Unrealized Gain/Loss	Value
Franklin Fed Tax-Free Inc A1	10.57	13,735.483	171,582.70	-26,398.64	145,184.06

Asset Details (continued)

Mutual Funds	Price	Quantity	Cost Basis	Unrealized Gain/Loss	Value
Franklin Low Dur Ttl Rtn A	8.78	9,142.786	88,259.73	-7,986.07	80,273.66
Total Account Value					\$475,265.16

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Summary of Realized Gain/Loss

	This Year
Short Term (assets held 1 year or less)	\$0.00
Long Term (held over 1 year)	0.00
Total	\$0.00

Summary totals may not include proceeds from uncosted securities or certain corporate actions.

Investment and Other Activity by Date

Date	Description	Quantity	Amount
2/01	Dividend on Franklin Low Dur Ttl Rtn A on 9,116.983 Shares at Daily Accrual Rate		\$228.36
2/01	Reinvestment into Franklin Low Dur Ttl Rtn A @ 8.85	25.803	-228.36
2/01	Dividend on Franklin Fed Tax-Free Inc A1 on 13,735.483 Shares at Daily Accrual Rate		401.30
2/02	Interest on Tennessee Valley Auth PARR on 1,876 Shares @ 0.1385		259.83
2/15	Interest on MO St Hlth & Edl Facs Auth Hlt Due 02/15/2043 5.000 % on 10,000 Shares @ 0.025		250.00
2/24	Redeemed First Rep Bk San Francisco 2.650 Due 02/24/23 Matured Security	-21,000	21,000.00
2/24	Interest on First Rep Bk San Francisco Due 02/24/2023 2.650 % on 21,000 @ 0.013358		280.54

Money Market Detail by Date

Beginning Balance on Jan 28					\$225.10
Date	Transaction	Description	Deposits	Withdrawals	Balance
2/02	Deposit		401.30		\$626.40
2/02	Deposit		259.83		\$886.23
2/15	Deposit		250.00		\$1,136.23
2/21	Income	Dividend on Money Market for 30 Days @ 3.74%	3.12		\$1,139.35

City of Hurstbourne Acres
 Attn Municipal Aid Road Fund
 C/O Terry McAllister

Solutions for your needs

Have you considered Edward Jones for your saving, spending and borrowing needs? With an Edward Jones account, you have access to features that can help you keep your saving, spending and borrowing in line with your long-term financial goals. Ask your financial advisor for details.

Association - Select

Portfolio Objective - Account: Income Focus

Account Value

\$270,405.25

1 Month Ago	\$272,751.52
1 Year Ago	\$287,630.40
3 Years Ago	\$224,194.56
5 Years Ago	\$504,469.61

Value Summary

	This Period	This Year
Beginning value	\$272,751.52	\$269,090.20
Assets added to account	2,890.99	2,890.99
Assets withdrawn from account	0.00	-4,900.00
Fees and charges	0.00	0.00
Change in value	-5,237.26	3,324.06
Ending Value	\$270,405.25	

For more information regarding the Value Summary section, please visit www.edwardjones.com/mystatementguide.

Asset Details (as of Feb 24, 2023)

additional details at www.edwardjones.com/access

Assets Held At Edward Jones

	Current Yield/Rate	Beginning Balance	Deposits	Withdrawals	Ending Balance
Money Market	3.85%*	\$541.30	\$23,299.45	—	\$23,840.75

* The average yield on the money market fund for the past seven days.

Certificates of Deposit	Maturity Date	Maturity Value	Cost Basis	Unrealized Gain/Loss	Value
Peoples Bk Marietta Ohio 4.25%	4/25/2023*	25,000.00	25,000.00	-6.75	24,993.25

* This investment has an option that allows executor(s), surviving owner(s), or beneficiary(ies) to redeem it at par value upon your death subject to limitations. See the prospectus or banking agreement for additional information.

Money Market Detail by Date (continued)

Date	Transaction	Description	Deposits	Withdrawals	Balance
2/24	Deposit		21,280.54		\$22,419.89
Total			\$22,194.79		
Ending Balance on Feb 24					\$22,419.89

Pending Trades

Date	Description	Settlement Date	Total Amount
2/24	Pending buy of Charles Schwab Bk Ssb Westlake 22,000.00 @ 100.00	3/6/2023	\$22,000.00

Your Relationship and Mailing Group(s)

Relationship – You have asked us to combine the accounts listed below for planning purposes as we work with you to achieve your financial goals. This means that information about these accounts and your goals and objectives may be shared with and accessible by each owner and authorized party in the relationship, including through Edward Jones Online Access and Edward Jones reports.

Mailing Group – You have also asked us to combine certain information about the accounts listed below into the mailing group(s) below for delivery purposes. Information for accounts within the same mailing group may be included in one envelope and mailed to the mailing group address. We may still send certain information directly to the account owners, as we believe appropriate.

Account Number	Account Owner(s)	Account Type	Mailing Group Address
XXX-XX769-1-7	City of Hurstbourne Acres	Association Account Select	CITY OF HURSTBOURNE ACRES ATTN GENERAL FUND C/O TERRY MCALLISTER PO BOX 24004 LOUISVILLE KY 40224-0004
XXX-XX074-1-7	City of Hurstbourne Acres	Association Account Select	

For more information on this relationship or mailing group(s), please visit www.edwardjones.com/disclosures. If you wish to make changes to either the relationship(s) or mailing group(s), please contact your financial advisor.

Interested Parties

As you requested, a copy of your statement has been sent to:
Terry McAllister

City of Hurstbourne Acres
 Attn Municipal Aid Road Fund
 C/O Terry McAllister

Solutions for your needs

Have you considered Edward Jones for your saving, spending and borrowing needs? With an Edward Jones account, you have access to features that can help you keep your saving, spending and borrowing in line with your long-term financial goals. Ask your financial advisor for details.

Association - Select

Portfolio Objective - Account: Income Focus

Account Value

\$270,405.25

1 Month Ago	\$272,751.52
1 Year Ago	\$287,630.40
3 Years Ago	\$224,194.56
5 Years Ago	\$504,469.61

Value Summary

	This Period	This Year
Beginning value	\$272,751.52	\$269,090.20
Assets added to account	2,890.99	2,890.99
Assets withdrawn from account	0.00	-4,900.00
Fees and charges	0.00	0.00
Change in value	-5,237.26	3,324.06
Ending Value	\$270,405.25	

For more information regarding the Value Summary section, please visit www.edwardjones.com/mvstatementguide.

Asset Details (as of Feb 24, 2023)

additional details at www.edwardjones.com/access

Assets Held At Edward Jones

	Current Yield/Rate	Beginning Balance	Deposits	Withdrawals	Ending Balance
Money Market	3.85%*	\$541.30	\$23,299.45	—	\$23,840.75

* The average yield on the money market fund for the past seven days.

Certificates of Deposit	Maturity Date	Maturity Value	Cost Basis	Unrealized Gain/Loss	Value
Peoples Bk Marietta Ohio 4.25%	4/25/2023*	25,000.00	25,000.00	-6.75	24,993.25

* This investment has an option that allows executor(s), surviving owner(s), or beneficiary(ies) to redeem it at par value upon your death subject to limitations. See the prospectus or banking agreement for additional information.

Asset Details (continued)

Mutual Funds	Price	Quantity	Cost Basis	Unrealized Gain/Loss	Value
Franklin Fed Tax-Free Inc A1	10.57	956.387	11,903.04	-1,794.03	10,109.01
Total Account Value					\$270,405.25

Cost basis is the amount of your investment for tax purposes and is used to calculate gain or loss upon sale or other disposition of a security. It is not a measure of performance. The cost basis amounts on your statement should not be relied upon for tax preparation purposes. Cost basis information may be from outside sources and has not been verified for accuracy. Refer to your official tax documents for information about reporting cost basis. Consult a qualified tax advisor or an attorney regarding your situation. If you believe the cost basis information is inaccurate, contact Client Relations.

Summary of Realized Gain/Loss

	This Year
Short Term (assets held 1 year or less)	\$0.00
Long Term (held over 1 year)	-14.83
Total	-\$14.83

Summary totals may not include proceeds from uncosted securities or certain corporate actions.

Investment and Other Activity by Date

Date	Description	Quantity	Amount
2/01	Dividend on Franklin Fed Tax-Free Inc A1 on 956.387 Shares at Daily Accrual Rate		\$27.99
2/06	Dividend on Vanguard Int Term Corp BD ETF on 442 Shares @ 0.2355		104.09
2/13	Direct Deposit KY Finance Kypayments		2,890.99
2/24	Redeemed First Rep Bk San Francisco 2.650 Due 02/24/23 Matured Security	-20,000	20,000.00
2/24	Interest on First Rep Bk San Francisco Due 02/24/2023 2.650 % on 20,000 @ 0.013358		267.18

Money Market Detail by Date

Beginning Balance on Jan 28

\$541.30

Date	Transaction	Description	Deposits	Withdrawals	Balance
2/02	Deposit		27.99		\$569.29
2/06	Deposit		104.09		\$673.38
2/13	Deposit		2,890.99		\$3,564.37
2/21	Income	Dividend on Money Market for 30 Days @ 3.74%	9.20		\$3,573.57

Asset Details (continued)

Taxable Municipal Bonds	Maturity Date	Maturity Value	Cost Basis	Unrealized Gain/Loss	Value
Bloomfield TWP MI Ltd Tax GO 4.76%	5/1/2023 ²	15,000.00	15,116.03	-127.88	14,988.15
Berwyn IL Series 2013B GO 5.30%	12/1/2023	20,000.00	20,038.34	-35.54	20,002.80
Lincoln NE W Haymkt Bab GO 4.35%	12/15/2029	10,000.00	9,976.80	-264.80	9,712.00

² This bond includes a feature that requires the issuer to redeem the bond on the date displayed above. This is known as the prerefunding date. Contact your Financial Advisor for more information.

Federally Tax Exempt Municipal Bonds	Maturity Date	Maturity Value	Cost Basis	Unrealized Gain/Loss	Value
Interest received on Federally Tax Exempt Municipal Bonds is generally exempt from federal income tax. However, income may be subject to federal alternative minimum tax (AMT) and state taxes. Consult with your qualified tax professional about your situation.					
Steuben Lakes Regl Wst In Rev 4.00%	9/1/2023 ²	20,000.00	19,864.62	216.18	20,080.80
Wisconsin St Auth Rev 2016A 4.00%	5/15/2026 ²	5,000.00	4,988.05	116.50	5,104.55
NV Sys Higher Ed Univs Rev Ref 4.00%	7/1/2035	20,000.00	20,038.19	-29.19	20,009.00
Wisconsin St Auth Rev 2016A 4.00%	11/15/2046	25,000.00	24,940.35	-2,142.35	22,798.00

² This bond includes a feature that requires the issuer to redeem the bond on the date displayed above. This is known as the prerefunding date. Contact your Financial Advisor for more information.

Government and Agency Securities	Maturity Date	Maturity Value	Cost Basis	Unrealized Gain/Loss	Value
Tennessee Valley Auth Glb Pwr 5.25%	9/15/2039	10,000.00	10,340.39	110.81	10,451.20
Exchange Traded & Closed End Funds	Price	Quantity	Cost Basis	Unrealized Gain/Loss	Value
Vanguard Int Term Corp BD ETF	77.85	442	42,077.46	-7,667.76	34,409.70
Vanguard S&P 500 ETF	364.23	148	56,806.26	-2,900.22	53,906.04

Asset Details (continued)

Mutual Funds	Price	Quantity	Cost Basis	Unrealized Gain/Loss	Value
Franklin Fed Tax-Free Inc A1	10.57	956.387	11,903.04	-1,794.03	10,109.01
Total Account Value					\$270,405.25

Cost basis is the amount of your investment for tax purposes and is used to calculate gain or loss upon sale or other disposition of a security. It is not a measure of performance. The cost basis amounts on your statement should not be relied upon for tax preparation purposes. Cost basis information may be from outside sources and has not been verified for accuracy. Refer to your official tax documents for information about reporting cost basis. Consult a qualified tax advisor or an attorney regarding your situation. If you believe the cost basis information is inaccurate, contact Client Relations.

Summary of Realized Gain/Loss

	This Year
Short Term (assets held 1 year or less)	\$0.00
Long Term (held over 1 year)	-14.83
Total	-\$14.83

Summary totals may not include proceeds from uncosted securities or certain corporate actions.

Investment and Other Activity by Date

Date	Description	Quantity	Amount
2/01	Dividend on Franklin Fed Tax-Free Inc A1 on 956.387 Shares at Daily Accrual Rate		\$27.99
2/06	Dividend on Vanguard Int Term Corp BD ETF on 442 Shares @ 0.2355		104.09
2/13	Direct Deposit KY Finance Kypayments		2,890.99
2/24	Redeemed First Rep Bk San Francisco 2.650 Due 02/24/23 Matured Security	-20,000	20,000.00
2/24	Interest on First Rep Bk San Francisco Due 02/24/2023 2.650 % on 20,000 @ 0.013358		267.18

Money Market Detail by Date

Beginning Balance on Jan 28

\$541.30

Date	Transaction	Description	Deposits	Withdrawals	Balance
2/02	Deposit		27.99		\$569.29
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2/13	Deposit		2,890.99		\$3,564.37
2/21	Income	Dividend on Money Market for 30 Days @ 3.74%	9.20		\$3,573.57

About Edward Jones

Edward D. Jones & Co., L.P., is dually registered with the Securities and Exchange Commission (SEC) as a broker-dealer and an investment adviser. Edward Jones is also a member of Financial Industry Regulatory Authority (FINRA).

Statement of Financial Condition — Edward Jones' Statement of Financial Condition is available at edwardjones.com/about/financial-reports.html, your local office or by mail upon written request.

About Your Account

Account Information — Your account agreement(s) contain the conditions that govern your account. Contact your financial advisor if you have any changes to your financial situation, contact information or investment objectives.

Account Accuracy — If you believe there are errors on your account, promptly notify your financial advisor or Client Relations. To further protect your rights, including rights under the Securities Investor Protection Act (SIPA), re-confirm any oral communication by sending us a letter within 30 days. If you think there is an error with, or you have a question about, your electronic transfers, contact Client Relations.

Complaints about Your Account — If you have a complaint, call Client Relations or send a letter to Edward Jones, Attn: Complaints Investigations, 12555 Manchester Rd., St. Louis, MO 63131 or send an email to complaints@edwardjones.com

Pricing — For the most current prices of your investments, contact your financial advisor or visit Online Access. While we believe our pricing information is reliable, some information is provided by third parties and we cannot guarantee its accuracy.

Systematic and Money Market Transactions — Additional transaction details may be available upon written request to Edward Jones, Attn: Trade Operations Dept.

Fair Market Value for Individual Retirement Accounts — Your account's fair market value as of Dec. 31 will be reported to the Internal Revenue Service (IRS) as required by law.

Withholding on Distributions or Withdrawals — Federal law requires Edward Jones to withhold income tax on distribution(s) from your retirement accounts and other plans, unless you elect not to have withholding apply by completing the appropriate form and returning it to the address specified on the form. Your election will remain in effect until you change or revoke it by completing and returning a new form. If you elect not to have withholding or do not have enough income tax withheld from your distributions, or if payments of estimated taxes are not sufficient, you may be responsible for payments of estimated taxes and/or incur penalties as a result. State withholding, if applicable, is subject to the state's withholding requirements.

Fees and Charges — The "Fees and Charges" amount shown in your Value Summary includes the following:








- Account fees (e.g., advisory program asset-based fees and retirement account fees);
- Fees and charges for services (e.g., check reorders and wire transfers); and
- Margin loan interest

This amount does not include transaction-based fees and charges on the purchase or sale of a security or other product (e.g., systematic investing fees, commissions, sales charges, and markups/ markdowns). These fees and charges are shown in the activity section(s) of your statement or on your trade confirmations. For more information, contact your financial advisor.

Rights to Your Money Market Fund, Bank Deposit and Free Credit Balances — The uninvested cash in your account ("Free Credit Balance") is payable on demand. You may instruct us to liquidate your Insured Bank Deposit or Money Market fund balance(s). We will disburse the proceeds to you or place them in your accounts. Your instructions must be made during normal business hours and are subject to the terms and conditions of the account agreement(s).

To learn more about fees and costs, revenue sharing, and the compensation received by Edward Jones and your financial advisor, please talk with your financial advisor or visit edwardjones.com/disclosures.

CONTACT INFORMATION

Client Relations		Online Access	Other Contacts
 Toll Free Phone 800-441-2357	For hours, visit edwardjones.com	 edwardjones.com/access	 Edward Jones Personal MasterCard® 866-874-6711
 201 Progress Parkway Maryland Heights, MO 63043		 Edward Jones Online Support 800-441-5203	 Edward Jones Business MasterCard® 866-874-6712  Edward Jones VISA® Debit Card 888-289-6635

S1EDJ001 Rev 11/21

Money Market Detail by Date (continued)

Date	Transaction	Description	Deposits	Withdrawals	Balance
2/24	Deposit		20,267.18		\$23,840.75
Total			\$23,299.45		
Ending Balance on Feb 24					\$23,840.75

Pending Trades

Date	Description	Settlement Date	Total Amount
2/24	Pending buy of Charles Schwab Bk Ssb Westlake 23,000.00 @ 100.00	3/6/2023	\$23,000.00

Your Relationship and Mailing Group(s)

Relationship – You have asked us to combine the accounts listed below for planning purposes as we work with you to achieve your financial goals. This means that information about these accounts and your goals and objectives may be shared with and accessible by each owner and authorized party in the relationship, including through Edward Jones Online Access and Edward Jones reports.

Mailing Group – You have also asked us to combine certain information about the accounts listed below into the mailing group(s) below for delivery purposes. Information for accounts within the same mailing group may be included in one envelope and mailed to the mailing group address. We may still send certain information directly to the account owners, as we believe appropriate.

Account Number	Account Owner(s)	Account Type	Mailing Group Address
XXX-XX769-1-7	City of Hurstbourne Acres	Association Account Select	CITY OF HURSTBOURNE ACRES ATTN GENERAL FUND C/O TERRY MCALLISTER PO BOX 24004 LOUISVILLE KY 40224-0004
XXX-XX074-1-7	City of Hurstbourne Acres	Association Account Select	

For more information on this relationship or mailing group(s), please visit www.edwardjones.com/disclosures. If you wish to make changes to either the relationship(s) or mailing group(s), please contact your financial advisor.

Interested Parties

As you requested, a copy of your statement has been sent to:
 Terry McAllister

Terms, Definitions and Additional Disclosures

- If this trade confirmation contains inaccurate information, please promptly notify your financial advisor or Client Relations at 800-441-2357.
- All transactions are subject to the constitution, statutes, rules, regulations, by-laws, interpretations, customs and usages of the various applicable exchanges, markets or clearing houses and all U.S. and non-U.S. governmental and self-regulatory organizations.
- All securities purchased or received for your account and not paid for in full may be loaned by Edward Jones or used by it in making deliveries or substitutions, or may be pledged by Edward Jones either separately or together with other client securities for the sum due hereon without further notice to you.
- To learn more about fees and costs, revenue sharing and the compensation received by Edward Jones and your financial advisor please talk with your financial advisor or visit edwardjones.com/disclosures.
- If the phrase "UNSOLICITED" appears on this trade confirmation, the transaction was not the result of the financial advisor's advice, recommendation or suggestion.
- If it does not appear, the time at which this transaction was executed will be furnished upon written request.
- For AGENCY transactions the following will be provided upon written request: (1) the name of the other broker or party to the transaction and (2) the source and amount of any remuneration received from other sources in connection with the transaction.
- When Edward Jones is acting in a principal capacity in a fixed-income transaction, it will charge you a markup on a purchase or a markdown on a sale. The markup or markdown represents the difference between the price you paid or received and the prevailing market price of the security at the time of your transactions. It is expressed as a total dollar amount and as a percentage of the security's prevailing market price. Edward Jones markup or markdown percentages are determined by its Secondary Bond Markup/down Guidelines and term schedules. The markup or markdown is retained by Edward Jones with a percentage paid to your financial advisor. The firm may have earned or lost additional amounts as a result of the market gain or losses in the security prior to your order being placed. Edward Jones' compensation from newly issued securities is incorporated into the public offering price and is not expressed as a markup or markdown.
- If we execute your bond or CD transaction as principal, you either purchased from or sold to our inventory or the inventory of a third party.
- If the phrase "AVERAGE PRICE" appears on this trade confirmation, details regarding the actual execution prices are available upon request.
- For odd-lot transactions, an odd-lot differential may have been charged and such amount will be furnished upon request.
- If the phrase "CALLABLE" appears on this trade confirmation, the security may be redeemed in whole or in part before maturity and such a redemption could affect yield. Additional information will be provided upon request.
- If the phrases "ESTATE FEATURE" or "ESTATE FEATURE SUBJ. TO LIMITS" appears on this trade confirmation, the investment has an option that allows executor(s), surviving owner(s) or beneficiary(ies) to redeem it at par value upon your death, subject to limitations.
- Interest rate and yield (e.g. yield to maturity) percentages displayed are annualized rates, even on investments that mature or are redeemed in less than a year.
- If the phrase "ADDL CREDIT BACKING" appears on this trade confirmation, the name of the company, entity or program that follows may provide direct or indirect security with respect to debt service. This can include the primary obligor if the issuer is not responsible for debt service, additional obligors besides the issuer, bond insurance companies, and credit enhancement programs of federal or state governments or agencies. If the phrase "MULTIPLE OBLIGORS" appears, more than one such company, entity or program may exist. For additional details see the official statement or contact your financial advisor.
- If the phrase "NOT RATED" appears on this trade confirmation, the security does not have a credit rating issued by one of the nationally recognized statistical rating organizations (NRSRO) from which Edward Jones receives credit ratings. The security may be rated by other NRSROs.
- For zero-coupon securities, you will not receive periodic interest payments. Additionally, if the security is callable, it may be callable below the maturity value. Such securities, if held in bearer form, may be called by mail without direct notice to the holder unless the holder is registered.
- For asset backed security transactions, the actual yield of the security may vary according to the rate at which the underlying receivables or other financial assets are prepaid. Information concerning the factors that affect yield (including estimated yield, weighted average life and prepayment assumptions underlying yield) will be furnished upon request.
- For asset-backed securities, additional pool information is available from the appropriate issuer:
 - Fannie Mae: 800-232-6643 or fanniemae.com
 - Freddie Mac: 800-336-3672 or freddiemac.com
 - Ginnie Mae: 800-234-4662 or ginniemae.gov
- Mutual fund breakpoints: You may be eligible for sales charge discounts on mutual funds based on the size of your purchase, current holdings or future purchases. The sales charge you paid may differ slightly from the prospectus disclosed rate due to rounding calculations. Please refer to the prospectus or Statement of Additional Information, or contact your financial advisor for more information.

TRADE CONFIRMATION

RETAIN FOR YOUR PERMANENT TAX RECORDS

0001195 01 MB 0.528 01 TR 00006 EJCWN903 000000
CITY OF HURSTBOURNE ACRES
ATTN MUNICIPAL AID ROAD FUND
C/O TERRY MCALLISTER
PO BOX 24004
LOUISVILLE KY 40224-0004

YOUR FINANCIAL ADVISOR:

JOEL SHEPHERD
3841 RUCKRIEGEL PKWY STE 102
JEFFERSONTOWN, KY 40299

BRANCH NUMBER: 28880
FINANCIAL ADVISOR #: 460049
ANY QUESTIONS CALL (502) 365-9835

|||||

WE ARE PLEASED TO CONFIRM THE FOLLOWING TRANSACTION SUBJECT TO THE INFORMATION,
DISCLOSURES, AND TERMS ON THE FRONT AND REVERSE SIDES OF THIS DOCUMENT:

IN YOUR CASH ACCOUNT 637-05074-1-7

ON TRADE DATE 02/24/2023

FOR SETTLEMENT DATE 03/06/2023

YOU BOUGHT

23,000

PRICE

100

DESCRIPTION:

CHARLES SCHWAB BK SSB WESTLAKE
TEX

PRINCIPAL AMOUNT* \$ 23,000.00

FDIC INSURED TO LEGAL LIMITS

MATURES 03/05/24

INTEREST RATE 5%

DATED 03/06/23

INTEREST PAYS AT MATURITY

YIELD TO MATURITY: 5.00%

ESTATE FEATURE

SOLICITED

DISCLOSURE REQUIRED

TOTAL \$ 23,000.00

*INCLUDES A 0.0500 % MARKUP OF \$ 11.50

ORDER 454695686

CUSIP 15987UAR9

We executed this transaction as principal selling to you or buying from you for our own account.

THANK YOU FOR ALLOWING EDWARD JONES THE OPPORTUNITY TO SERVE YOU.

PAGE 1 OF 2

S 001195 EJCWN903 002465

Evidence of the CDs

You will not receive a passbook, certificate, or other evidence of ownership of your CD from the Issuer. We will keep records of your ownership of each CD. You will receive a written confirmation of your purchase and periodic account statements from us, which will reflect your CD ownership.

Buy and Hold

The CDs may have limited early withdrawal provisions and are generally suitable for purchasing and holding until maturity. We, though not obligated to do so, may maintain a secondary market for your CDs after their Settlement Date. We may discontinue the secondary market at any time without giving you notice.

Market Risk / Interest Rate Sensitivity

If you sell your CD prior to its maturity, you may sell your CD at a price that results in a return to you which may differ from the yield your CD would have earned had you held it until maturity. The selling price for a CD is based on a number of factors such as the denomination of the CD, changes in the prevailing interest rate, time remaining until maturity, and other market conditions. In particular, if interest rates are higher at the time of sale, the pre-maturity sale price of your CD may be less than its original purchase price.

Secondary Markets

We cannot provide assurances that you will be able to sell your CDs prior to maturity.

In the event a buyer is available, you may sell your CD at a price that results in a return to you which may differ from the yield your CD would have earned had you held it until maturity. Also, the price you pay for any CD purchased in the secondary market may include a mark-up established by us. Conversely, the price you receive for any CD sold in the secondary market may reflect a mark-down retained by us. In the event you choose to sell a CD in the secondary market, the price you will receive will reflect prevailing market conditions. Your sales proceeds may be less than the original principal (par) amount of the CD or the estimated price shown on your account statement.

Additions or Withdrawals

No additions or withdrawals are generally permitted to be made to any CD. In the event of death or adjudication of incompetence of the CD owner, early withdrawal of the entire CD will generally be permitted without penalty. Withdrawal of only a portion of a CD will not be permitted. We will try to obtain funds in connection with an early withdrawal as soon as possible. However, we will not advance funds or give any assurances that payment will be made by a specified date for any early withdrawal.

Newly issued CDs: Selling concession, commission or asset based fee

When you buy a CD during the initial offering period, Edward Jones may act as either a principal or an agent. The compensation we receive depends on whether we act as a principal or an agent in the transaction and the type of account in which you purchase the CD.

When we act as principal, we receive a selling concession and it is incorporated into the initial offering price. You will see the selling concession amount displayed on your trade confirmation.

When we act as agent, you pay a commission for the transaction. You will see the commission amount on your trade confirmation.

If you buy a CD in a fee based account we will act as agent. You will not be charged a commission.

The non-Edward Jones entity arranging for a CD to be offered may receive a fee from the CD issuer in connection with your CD purchase during the initial offering period.

THE INFORMATION CONTAINED IN THIS SUMMARY MAY NOT BE MODIFIED BY ANY ORAL REPRESENTATION MADE PRIOR TO OR SUBSEQUENT FROM THE PURCHASE OF YOUR CD.

CERTIFICATE OF DEPOSIT SUMMARY DISCLOSURE STATEMENT

As the owner of a Certificate of Deposit ("CD"), Edward Jones (also referred to as "we", "us" and "our") is providing you this summary of our standard CD Disclosure Statement. This summary is not a substitute for your careful review of the standard CD Disclosure Statement or your trade confirmation. You may obtain a copy of the standard CD Disclosure Statement from your Edward Jones financial advisor or online at http://www.edwardjones.com/en_US/disclosures/index.html.

Deposit Insurance

Your CDs, including both principal and accrued interest, are eligible for insurance by the Federal Deposit Insurance Corporation ("FDIC") up to \$250,000 per issuing depository institution that is domiciled in the U.S. or one of its territories ("Issuer") in each insurable capacity (e.g., individual, joint, IRA).

For purposes of calculating the FDIC limit, you must aggregate all deposits you maintain with the Issuer in the same insurable capacity, including deposits you hold directly with an Issuer and deposits you hold through us and other intermediaries, for example another financial services firm. It is your responsibility to monitor the total amount of deposits that you hold with any one Issuer, directly or through an intermediary in order to determine the extent of deposit insurance coverage available to you.

If, as a result of your purchase of a CD, your aggregate deposit is in excess of the FDIC deposit insurance limits, you make such purchase at your own risk.

Your deposit insurance coverage will be based on the outstanding principal amount of your CD, not the estimated price on your account statement.

In the event that you purchase a CD in the secondary market at a premium over the par amount (or accreted value in the case of a zero-coupon CD), that premium is not insured. If deposit insurance payments become necessary for the Issuer, you can lose the premium paid for your CD and will not receive the premium shown on your account statement.

For more information, see the below section titled "Secondary Markets."

We are not responsible for any insured or uninsured portion of the CDs or any other deposits.

~~Each CD is an obligation of the Issuer. We do not have a direct or indirect obligation on your CD, nor do we guarantee the financial condition of any Issuer in any way. In the event deposit insurance payments become necessary, we will not be obligated to credit your account with funds in advance of payments received from the FDIC. You may obtain more information about deposit insurance at www.fdic.gov/deposit/deposits/index.html.~~

Terms of CDs / Compare Features

The maturities, rates of interest and interest payment terms of CDs will vary. You will receive the names of Issuers currently making CDs available. If you buy in the primary market, you will receive the date your CD will be established with the Issuer (the "Settlement Date").

You should compare the rates of interest and other features of the CDs to other available investments before buying a CD. The rates paid with respect to the CDs may be higher or lower than the rates on deposits or other instruments available directly from the Issuer or through us.

Issuer Insolvency / Reinvestment Risk

In the event the Issuer approaches insolvency or becomes insolvent, the FDIC will typically be appointed as conservator or receiver. In such capacity, the FDIC may pay off your CDs prior to maturity or transfer your CDs to another depository institution. If the CDs are transferred to another institution, the assuming institution may offer you a choice of retaining the CDs at a lower interest rate or having the CDs paid off. The assuming institution may not promptly notify you of these options and even may lower your interest rate prior to giving you notice of your option to redeem. These details are traditionally outlined in the Purchase & Assumption Agreement, which generally can be found on the FDIC's web site. If your CD is paid off prior to maturity as a result of the Issuer's insolvency you may be unable to reinvest your funds at the same rate as the original CD. We are not responsible to you for any losses you incur as a result of a lower interest rate on an investment replacing your CD.